

Certificate Number: 05781-NJ-DE-031598630

Bankruptcy Case Number: 18-26056



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 11, 2018, at 5:54 o'clock AM PDT, Lisa Haydon completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 11, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President